Certificate Number: 03088-PAM-DE-033719846

Bankruptcy Case Number: 14-04281



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 19, 2019, at 12:17 o'clock PM CST, Dalton A Scott completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 19, 2019 By: /s/Jason M Tepper

Name: Jason M Tepper

Title: Counselor Certificate Number: 03088-PAM-DE-033719845

Bankruptcy Case Number: 14-04281



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 19, 2019, at 12:17 o'clock PM CST, Merline M Scott completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 19, 2019 By: /s/Jason M Tepper

Name: Jason M Tepper

Title: Counselor